

**STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS**

FINAL DECISION

OAL DKT. NO. CAF 10827-15

AGENCY DKT. NO. SRP0043057

JOANN DEMARCO,

Petitioner,

v.

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION,**

Respondent.

Having reviewed the Initial Decision of the Administrative Law Judge in this matter, together with any exceptions or replies submitted, I hereby adopt the Initial Decision as the Commissioner's Final Decision.

Date: 3/23/16



CHARLES A. RICHMAN
Commissioner